

**Table I.B.3.b.(2)(1996) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1996**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	77.9%	77.8%	73.7%	74.1%	78.9%	79.3%	75.3%	78.6%
Industry group **								
Agric., fish., forest.	76.2%	73.8%	70.1%	62.3%	53.8%	93.8%	70.0%	81.3%
Mining	90.0%	58.5%	94.4%	63.8%	93.6%	95.7%	68.1%	93.0%
Construction	65.5%	72.8%	64.7%	54.4%	64.9%	80.9%	64.4%	66.6%
Manufacturing	83.9%	80.6%	79.7%	78.5%	84.0%	85.4%	79.9%	84.5%
Transp., commu., util.	85.8%	80.1%	81.4%	82.3%	80.5%	88.5%	80.9%	86.6%
Wholesale trade	82.0%	85.1%	78.0%	83.1%	86.3%	79.3%	83.1%	81.7%
Retail Trade	69.1%	75.0%	70.2%	67.1%	69.0%	68.7%	70.5%	68.7%
Fin., ins., real est.	85.4%	79.1%	81.3%	83.6%	88.6%	85.9%	80.9%	86.4%
Services	74.7%	78.0%	72.1%	75.2%	75.3%	73.7%	75.6%	74.3%
Unknown	88.8%	86.5%	100.0%	0.0%	0.0%	0.0%	88.8%	0.0%
Ownership								
For profit, incorporated	77.9%	77.7%	73.7%	74.6%	78.4%	79.5%	75.3%	78.7%
For profit, unincorporated	79.8%	78.0%	74.3%	75.1%	81.5%	85.0%	76.4%	81.9%
Nonprofit	76.3%	75.0%	73.6%	69.5%	78.7%	77.5%	72.1%	77.1%
Unknown	79.7%	87.3%	74.8%	80.4%	84.6%	77.4%	84.1%	79.1%
Age of firm								
Less than 5 years	71.6%	80.6%	68.5%	66.3%	75.4%	61.4%	74.2%	67.4%
5-9 years	75.0%	76.3%	73.4%	71.2%	80.9%	72.5%	74.2%	76.0%
10-19 years	74.6%	79.4%	73.8%	74.2%	72.3%	75.0%	75.3%	74.0%
20 or more years	76.9%	75.8%	74.1%	74.6%	77.2%	78.8%	75.8%	77.3%
Unknown	81.0%	70.4%	90.4%	82.7%	84.4%	80.2%	79.7%	81.0%
Multi/single status								
2 or more locations	80.7%	76.1%	86.4%	82.9%	82.5%	79.8%	83.1%	80.6%
1 location only	72.6%	77.9%	72.3%	70.6%	72.8%	61.5%	74.4%	70.2%
Percent full-time employees								
Less than 25%	76.4%	70.2%	77.9%	71.6%	69.5%	81.9%	77.5%	76.1%
25-49 %	67.5%	79.6%	79.2%	65.1%	68.7%	65.0%	73.2%	66.0%
50-74 %	70.1%	73.4%	67.4%	67.1%	70.6%	70.4%	69.3%	70.3%
75% or more	78.9%	78.3%	74.1%	75.1%	80.1%	80.5%	75.9%	79.8%
Union presence								
No union employees	78.1%	77.3%	73.7%	74.8%	79.9%	80.5%	75.4%	79.4%
Has union employees	79.9%	83.2%	68.9%	68.3%	76.4%	84.2%	70.5%	81.2%
Unknown	76.5%	80.2%	76.9%	72.7%	75.9%	76.8%	78.3%	76.4%
Percent low wage employees **								
50% or more low wage	63.6%	72.0%	59.0%	54.5%	63.6%	69.8%	62.8%	63.9%
Less than 50% low wage	79.9%	78.3%	75.0%	76.9%	82.3%	81.9%	76.5%	81.4%
Unknown	77.5%	76.4%	72.4%	73.4%	75.7%	78.2%	75.1%	77.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.B.3.b.(2)(1996) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1996**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.38%	0.91%	0.89%	0.91%	0.72%	0.92%	0.68%	0.49%
Industry group **								
Agric., fish., forest.	4.83%	4.53%	4.55%	9.02%	10.81%	13.32%	2.92%	10.20%
Mining	1.82%	12.31%	17.64%	15.93%	10.45%	2.23%	7.28%	2.24%
Construction	2.19%	3.21%	3.63%	4.75%	5.42%	6.95%	2.09%	2.97%
Manufacturing	0.87%	3.25%	1.62%	1.91%	1.53%	1.24%	1.39%	1.00%
Transp., commu., util.	1.51%	3.82%	4.50%	1.99%	3.74%	3.32%	1.65%	1.90%
Wholesale trade	2.68%	1.99%	2.78%	2.45%	2.16%	5.23%	1.06%	3.18%
Retail Trade	1.42%	1.38%	1.91%	1.29%	1.78%	2.23%	1.45%	1.75%
Fin., ins., real est.	1.62%	3.58%	2.37%	2.10%	1.59%	2.74%	2.45%	1.75%
Services	0.86%	1.59%	2.29%	1.71%	1.58%	1.71%	1.32%	1.09%
Unknown	14.15%	13.80%	29.81%	0.00%	0.00%	0.00%	14.15%	0.00%
Ownership								
For profit, incorporated	0.57%	1.25%	0.90%	1.03%	0.76%	1.08%	0.64%	0.71%
For profit, unincorporated	1.09%	1.36%	1.47%	3.29%	2.01%	3.07%	1.55%	1.58%
Nonprofit	1.57%	3.25%	3.75%	2.74%	1.63%	3.56%	2.32%	2.07%
Unknown	2.75%	6.04%	9.82%	3.62%	3.08%	3.78%	3.11%	3.51%
Age of firm								
Less than 5 years	1.73%	1.49%	3.00%	3.23%	5.78%	4.09%	1.98%	2.74%
5-9 years	1.49%	2.23%	1.99%	2.49%	2.89%	5.35%	1.37%	1.95%
10-19 years	0.92%	1.26%	1.41%	1.41%	1.93%	4.43%	0.94%	1.43%
20 or more years	0.90%	1.24%	1.48%	1.71%	1.54%	1.76%	0.86%	1.13%
Unknown	1.04%	8.56%	2.54%	2.72%	1.22%	1.53%	5.29%	1.11%
Multi/single status								
2 or more locations	0.58%	7.31%	2.07%	1.83%	0.82%	0.89%	2.94%	0.64%
1 location only	0.73%	0.74%	0.91%	1.01%	1.12%	8.08%	0.67%	1.28%
Percent full-time employees								
Less than 25%	6.38%	10.07%	3.17%	4.36%	4.80%	11.95%	3.83%	7.71%
25-49 %	2.27%	3.39%	3.56%	3.12%	5.78%	3.64%	2.59%	2.60%
50-74 %	2.08%	2.44%	2.44%	2.33%	3.63%	3.57%	2.14%	2.66%
75% or more	0.38%	0.90%	1.00%	0.93%	0.72%	1.05%	0.74%	0.58%
Union presence								
No union employees	0.57%	1.33%	0.95%	0.97%	0.71%	0.98%	0.71%	0.60%
Has union employees	1.24%	4.61%	7.44%	2.93%	2.05%	1.77%	3.10%	1.41%
Unknown	1.91%	1.66%	3.93%	3.43%	2.53%	2.49%	1.50%	2.01%
Percent low wage employees **								
50% or more low wage	1.88%	3.57%	1.53%	3.27%	2.72%	3.15%	2.22%	2.17%
Less than 50% low wage	0.56%	0.83%	1.29%	0.76%	0.84%	0.97%	0.75%	0.69%
Unknown	1.40%	3.10%	4.43%	2.66%	2.59%	2.04%	1.97%	1.57%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1996 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.